

PATENT



OUR FILE: D5009-00002

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COMBINED DECLARATION AND POWER OF ATTORNEY

As a below-named inventor, I hereby declare that:

The residence, post office address, and citizenship are as stated below next to my name;
and

I verily believe that I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **METHOD, SYSTEM AND COMPUTER PROGRAM FOR AUDITING FINANCIAL PLANS**, the specification of which was filed on November 5, 1999, as U.S. Patent Application No. 09/434,645.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claim, as amended by any Amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with 37 C.F.R. §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of any application on which priority is claimed:

Country	Number	Date Filed	Priority Claimed (Y/N)
_____	_____	_____	_____
_____	_____	_____	_____

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below:

Application Number(s)	Filing Date (MM/DD/YYYY)
60,107,245	November 5, 1998

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this

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application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

**Application
Serial No.**

Filed

**Patented or
Pending ?**

I hereby appoint **Peter J. Cronk**, Registration No. 32,021, **William H. Murray**, Registration No. 27,218, **Robert E. Rosenthal**, Registration No. 33,450, **Steven E. Koffs**, Registration No. 37,163, and **N. Stephan Kinsella**, Registration No. 37,657, **Darius C. Gambino**, Registration No. 41,472, **Lewis F. Gould, Jr.**, Registration No. 25,057, **Stephan P. Gribok**, Registration No. 29,643, **Samuel W. Apicelli**, Registration No. 36,427, **Daniel S. Goldberg**, Registration No. 39,689, **Anthony Colesanti**, Registration No. 42,428, **Richard A. Paikoff**, Registration No. 34,892, **Gail A. Dalickas**, Registration No. 40, 979 of the law firm **DUANE, MORRIS & HECKSCHER LLP**, One Liberty Place, Philadelphia, PA 19103-7396, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and


Address all correspondence and telephone calls to:

Robert E. Rosenthal
DUANE, MORRIS & HECKSCHER LLP
One Liberty Place
Philadelphia, PA 19103-7396
(215) 979-1255

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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1	Full Name David B. Loeper	Inventor's Signature 	Date 2-1-2000
	Residence & Midlothian, VA		
	Citizenship: U.S.		
Post Office Address 207 Michaux Crossing Lane, Midlothian, VA 23113			



APPLICANT OR PATENTEE: David B. Loeper

SERIAL OR PATENT NO.: 09/434,645

DATE FILED OR ISSUED: November 5, 1999

FOR: METHOD, SYSTEM AND COMPUTER PROGRAM FOR AUDITING FINANCIAL PLANS

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) and 1.27(c)) - SMALL BUSINESS CONCERN**

I hereby declare that I am:

☐ the owner of the small business concern identified below:

☒ an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF CONCERN: FINANCIAL PLAN AUDITORS.COM, L.L.C.

ADDRESS OF CONCERN: 100 West Franklin Street, Mezzanine Level
Richmond, VA 23220

I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 13 CFR 121.3-18, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under Section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either directly or indirectly, one concern controls or has the power to control the other, or a third-party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled METHOD, SYSTEM AND COMPUTER PROGRAM FOR AUDITING FINANCIAL PLANS by inventor David B. Loeper described in Application No. 09/434,645.

If the rights held by the above-identified small business concern are not exclusive, each individual, concern or organization having rights in the invention is listed below* and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

*NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27).

NAME: David B. Loeper

ADDRESS: 207 Michaux Crossing Lane
Midlothian VA 23113☒ Individual ☐ Small Business ☐ Nonprofit Organization
Concern

NAME: Online Planning-20M, INC

ADDRESS: 207 Michaux Crossing Lane
Midlothian VA 23113☐ Individual ☒ Small Business ☐ Nonprofit Organization
Concern

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small business entity is no longer appropriate. (37 CFR 1.28(b)).

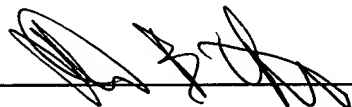
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statement and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING: David B. Loeper

TITLE OR PERSON OTHER THAN OWNER:

ADDRESS OF PERSON SIGNING: 100 West Franklin Street, Mezzanine Level
Richmond, VA 23220

SIGNATURE



Date:

2-1-2000



APPLICANT or PATENTEE: David B. Loeper

SERIAL NO.: 09/434,645

PATENT NO. _____

FILED: November 5, 1999

[] ISSUED ON _____

TITLE: METHOD, SYSTEM AND COMPUTER PROGRAM FOR AUDITING
FINANCIAL PLANS

**STATEMENT CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) and 1.27(b)) -- INDEPENDENT INVENTOR**

As a below named inventor, I hereby state that I qualify as an independent inventor, as defined in 37 CFR 1.9(c), for purposes of paying reduced fees to the United States Patent and Trademark Office under Sections 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office, with regard to the invention described in:

[] the specification filed herewith, with title as listed above.

[X] the application identified above.

[] the patent identified above.

I have not assigned, granted, conveyed or licensed, and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d), or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

[] No such person, concern, or organization exists.

[X] Each such person, concern or organization is listed below.*

**NOTE: Separate statements are required from each named person, concern or organization having rights to the invention as to their status as small entities. (37 CFR 1.27).*

NAME: FINANCIAL PLAN AUDITORS.COM, L.L.C.

ADDRESS: 100 West Franklin Street, Mezzanine Level

Richmond, VA 23220

[] Individual [x] Small Business Concern [] Nonprofit Organization

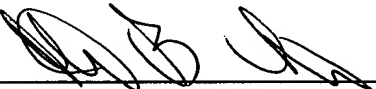
I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small business entity is no longer appropriate. (37 CFR 1.28(b)).

(Check the following item, if desired.)

☒ I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Name of Inventor

David B. Loeper



(Signature of Inventor)

DATE: 2-1-2000